## A Market Driven Health Care System

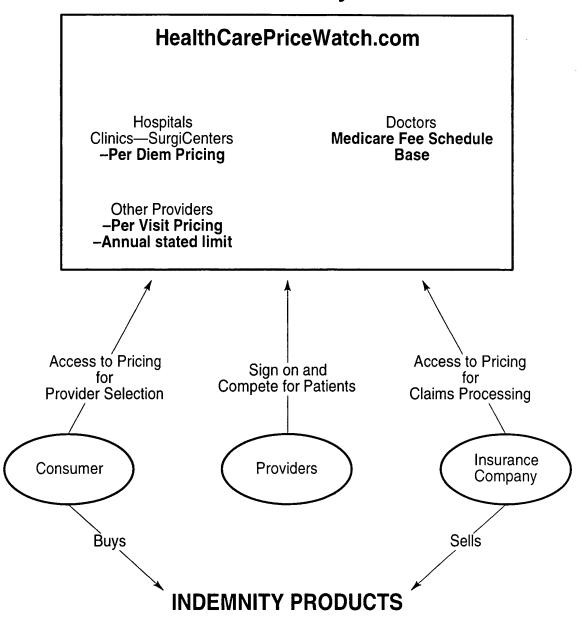


Fig.1

## PHYSICIAN/OME PLANS

Base Base 10 Base 20 Base 30

Base 30	1+20	\$0 Generic Copay \$15 NB Copay sfit \$200 Max Benefit	e \$300 Deductible le 80% of allowable
Base 20	\$20 copay-Med+20 Medicare+20 \$300 \$300 \$300	\$5 Generic Copay \$15 NB Copay \$200 Max Benefit	\$300 Deductible 70% of allowable
Base 10	\$20 copay-Med+10 Medicare+10 \$200 \$200	\$10 Generic Copay \$20 NB Copay \$150 Max Benefit	\$500 Deductible 80% of allowable
Base	\$20 copay-Med+30 Medicare \$100 \$100 \$100	\$10 Generic Copay \$20 NB Copay \$100 Max-Benefit	\$500 Deductible 70% of allowable
	Office Visits Surgical Procedure Assistant Surgeon Physician Lab interp X-ray interp	Prescription Drugs	Other Medical Expenses

F18.2

## HOSPITAL PLANS \$1000 \$1500 \$2000

2000	\$2,000/day	\$4,000/day	\$4,000	\$2,000/\$1,000/\$ 1,000	\$2,000/\$750/\$750	\$1,000	\$1,000	\$1,000	\$750	\$750/day	\$4,000	\$2,000
1500	\$1,500/day	\$3,000/day	\$3,000	\$1,500/\$750/\$750	\$1,500/\$500/\$500	\$750	\$750	\$750	\$500	\$500/day	\$3,000	\$1,500
1000	\$1,000/day	\$2,000/day	\$2,000	\$1,000/\$500/\$500	\$1,000/\$250/\$250	\$500	\$500	\$500	\$300	\$300/day	\$2,000	\$1,000
INPATIENT	Medical Surgery	Intensive Care	Coronary	OB-C Section	OB-Normal	Psychiatric	Drug/Alcohol	Rehab	SNF	All Other Inpatient Specialty Care	OUTPATIENT Surgical	Medical

F18.3